

# EXHIBIT A-5



PO Box 77404  
Ewing NJ 08628

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GEORGE A CALCUT  
GERI M CALCUT  
6652 E VIRGINIA STREET  
MESA AZ 85215

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March 15, 2021

## Hours of Operation:

Customer Service: Monday - Friday, 8:30 a.m. to 8:00 p.m. ET  
 Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

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 MESA, AZ 85215

**Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to: PO Box 77423, Ewing, NJ 08628**

RE: Loan Number: [REDACTED]  
 Property Address: 6652 E Virginia Street  
 Mesa AZ 85215

Dear Customer:

We are committed to working with you as you are continuing to experience financial difficulties due to the recent pandemic. This letter confirms your acceptance of a forbearance plan extension.

**We are here to assist you now and when your hardship is over.**

A forbearance is a temporary suspension of your mortgage payments intended to allow you the time and flexibility to manage the challenges affecting your ability to pay your mortgage. Once the forbearance period (including any extensions) has ended or your financial hardship is over, we will work with you to determine options based on your financial situation. There are several mortgage assistance options that may be available to you after the forbearance period, depending upon the type of loan you have\*. Your options may include:

- **Loan Reinstatement:** If you can afford it, you pay any delinquent amounts all at once, including the ones that became due during forbearance.
- **Repayment Plan:** A repayment plan allows you to catch up gradually over a period of months while making your regular monthly payments. Portions of your repayment amount are added on to your monthly mortgage payment amount.
- **Deferral:** Effective July 1, 2020, you may be eligible for the deferment programs recently announced by Fannie Mae and Freddie Mac. The programs are available only after your forbearance periods are exhausted or your financial hardship has ended. Deferral allows you to avoid having to pay your suspended mortgage payments all at once, typically by adding a non-interest-bearing loan that is payable at loan payoff or maturity. **Please be aware that should you be eligible for Deferral, you may only take advantage of this option once.**
- **Partial Claim,** for FHA-insured loans: If you have an FHA loan and occupy your property, there are options that may allow you to defer suspended payments or modify the terms of your loan. The COVID-19 National Emergency Standalone Partial Claim option says that if you're less than 30 days delinquent as of March 1, 2020, you can defer suspended payments until your loan is paid off. If you are not eligible for this, you may qualify for the FHA's other loss-mitigation tools that can help you repay the balance owed over time. **Please be aware that should you be eligible for Partial Claim, you may only take advantage of this option once.**

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- **Loan modification:** Permanently change the terms of your mortgage to bring it current.
- **For VA loans:** You may be eligible for loan modification or extension plan that would allow you to modify the terms of your mortgage to account for the suspended payments.
- **For USDA loans:** You may qualify for loan modification or extension plan that would allow you to modify the terms of your mortgage to account for the suspended payments.

*\*Available options may vary depending on investor guidelines and additional eligibility requirements and documentation may be required for these options. For example, the Partial Claim noted above is only available to FHA-insured loans. Please check back as we are monitoring investor guideline changes to ensure we are considering all available options for your loan.*

Your loan is currently due for the 12-01-20 payment. The initial forbearance plan expired on 03-31-21. The forbearance plan extension will begin on 04-01-21 and continue through 05-31-21. During this time you will not be required to make a payment.

Late fees will not be assessed for payments suspended during the forbearance period.

Upon expiration of the forbearance plan extension, your next payment due date will be 06-01-21. At that time the total amount of all outstanding monthly mortgage payments that were suspended during the forbearance period, as well as any previously delinquent amounts, will become due.

If your account is currently escrowed for taxes and insurance, those payments will be made and assessed against your escrow account. If, however, your monthly mortgage payment does not include an escrow payment for taxes and insurance, you must continue to make those payments during the forbearance period in accordance with your loan documents.

Please Note: If your loan was current at the start of your forbearance plan, your loan will remain current for credit reporting purposes for the duration of the forbearance period. If your loan was delinquent at the start of your forbearance plan, your loan will remain in the same delinquency status for the duration of the forbearance period, unless you bring your account current during the plan period, at which time we will report your account as current.

For more information about your credit score, please go to  
<https://www.consumer.ftc.gov/articles/0152-credit-scores>.

We will not initiate foreclosure or proceed to a foreclosure sale during this forbearance plan, provided you are complying with its terms:

- If you choose to make payments during your forbearance period, we will hold those payments in an account until it contains sufficient funds to pay your oldest past due monthly payment. Unless required by applicable law, there will be no interest paid on the funds in the account. If any funds are in the account at the end of the forbearance plan, those funds will be applied to your mortgage in accordance with your mortgage documents.
- All the terms of your current mortgage documents remain in effect during the term of the forbearance plan. Nothing in the forbearance plan shall be understood to be a satisfaction or release in whole or in part of your obligations contained in the mortgage documents.

This forbearance plan is based on information that you provided verbally or through an evaluation of an incomplete mortgage assistance application whether through a written request or our on-line system. Other mortgage assistance options are available, and you have the option upon the completion of your forbearance period to submit a complete mortgage assistance application to receive an evaluation for all options available.

#### **Ongoing Communication**

During the forbearance plan, there are times when we are required to send additional letters and disclosures. In keeping with federal guidelines, these standard communications are required to be sent to all customers in an extended forbearance plan, regardless of the reason for their circumstances. The intent of these required letters and disclosures is to provide helpful resources and information regarding counseling agents and avoiding foreclosure.

Lastly, as mentioned above, there are options available to assist you with all amounts due at the end of your forbearance plan. These options may include an extension of the forbearance plan if your circumstances have not improved, as well as other workout alternatives. To identify the best options, we may need additional information from you. We will attempt to contact you prior to the expiration of the forbearance period to discuss the available options.

#### **Have Questions?**

When your financial hardship has ended and you are ready to begin repayment, or you are still in need of mortgage assistance, visit [prmg.loanadministration.com/](http://prmg.loanadministration.com/). It's the quickest way to get all the information you need and begin the next steps in getting the help you need.

Thank you.

Enclosure

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.** If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

**NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY** – This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

Failure to abide by the terms of the agreement will result in the termination of the Forbearance Plan and all missed payments being due immediately.

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OPTION	OVERVIEW	BENEFIT
Total Re-Instatement	Pay back your past-due payments in a one-time lump sum.	Cures your delinquency and allows you to move forward making your regular scheduled payments.
Repayment Plan	Pay back your past-due payments together with your regular payments over an extended period of time. This option requires a financial assessment to determine the funds you can afford to apply to this plan. The past due amount must be paid back within a 6 month period.	Allows you time to catch up on late payments without having to pay a lump sum.
Forbearance Plan  Extended Forbearance Plan	Make reduced mortgage payments or no mortgage payment for a specific period of time. Forbearances may be extended up to 12 months if needed, for specific reasons such as repairs to home, etc.  One of the other options outlined must be utilized at the end of the forbearance period.	Ensures you have time to improve your financial situation and get back on your feet.
Modification	Receive modified terms of your mortgage to make it more affordable to manage after successfully making the reduced payment during a "trial period" (i.e. completing a three month trial period plan). With a modification, certain terms of your original mortgage may change, including but not limited to your current interest rate, the maturity date of your loan and your current unpaid principal balance.	Permanently modifies your mortgage so your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship.
Short Sale	Sell your home for less than the amount due on the existing mortgage. You may still be liable for the difference between the approved short sale price and the original value of the mortgage.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.
Deed-in-lieu of Foreclosure	Transfer the ownership of your property to us.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available. This is useful when there are no other liens on your property.